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INFORMATION DISCLOSURE CITATION

Applicant

Scott D. Cook et al

(Use several sheets if necessary)

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January 19, 2000

Group Art Unit

2768

U.S. PATENT DOCUMENTS

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
H7D	A21	5,659,165	8/19/97	Jennings et al	235	379	
H7D	A22	5,623,547	4/22/97	Jones et al	380	24	
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C2	"Small Change", <i>ComputerLetter</i> , Vol. 12, No. 10, 4 pages (March 1996).
C3	<i>Payments Publications</i> , Herndon, VA, 21 pages, (1999).

EXAMINER

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